# Index to Volume 70

## *GUIDE TO PAGE REFERENCES IN MONTHLY ISSUES*

| *Issue* | *Text* | *Other ("A" pages)*[1] | | *Issue* | *Text* | *Other ("A" pages)*[1] | |
|---|---|---|---|---|---|---|---|
| | | *Total* | *Index to tables* | | | *Total* | *Index to tables* |
| January ... | 1–68 | 1–78 | 75–76 | July ..... | 547–608 | 1–76 | 73–74 |
| February . | 69–176 | 1–78 | 75–76 | August.... | 609–678 | 1–76 | 73–74 |
| March .... | 177–268 | 1–88 | 85–86 | September | 679–754 | 1–76 | 73–74 |
| April ..... | 269–400 | 1–76 | 73–74 | October... | 755–790 | 1–76 | 73–74 |
| May ..... | 401–482 | 1–76 | 73–74 | November | 791–842 | 1–16 | [2] |
| June..... | 483–546 | 1–90 | 86–87 | December | 843–902 | 1–98 | 79–80 |

1. The "A" pages referred to in this index are in the December issue. For special tables published during 1984, see list on p. A69 of this issue.

2. No index was published in the November issue, in which only 4 pages of special tables appeared, because of a change in the release date for the BULLETIN.


Pages

ACCEPTANCES, bankers (*See* Bankers acceptances)
Agriculture, a financial perspective, article ..... 1
Allen, Burton P., Jr., elected Class A director, Minneapolis ..... 262
Allison, Theodore E., statement ..... 625
Argentina, statements on financial package to help country meet interest payments on its bank debt ..... 419, 427
Articles
  Agriculture, a financial perspective ..... 1
  Bank lending to developing countries ..... 755
  Consumer finances, 1983, survey ..... 679, 857
  Federal Reserve position on restructuring of financial regulation responsibilities ..... 547
  Financing activity of nonfinancial corporations ..... 401
  Foreign exchange operations of Treasury and Federal Reserve (*See* Foreign exchange operations)
  Inflation, perspectives on recent behavior ..... 483
  Insured commercial banks, profitability in 1983 ..... 802
  International transactions of United States, 1983 ... 269
  Monetary perspective on underground economic activity in United States ..... 177
  Money stock, revisions ..... 279
  Staff studies (*See* Staff studies)
  State and local government sector, recent developments ..... 791
  Statements and reports to Congress (*See* Statements to Congress)
  Union settlements and aggregate wage behavior in the 1980s ..... 843
Automated clearinghouse services, revised fee schedule ..... 213
Avery, Robert B., articles ..... 679, 857

BANK Export Services Act, statement ..... 575

Pages

Bank holding companies (For orders issued to individual companies under the Bank Holding Company Act, *see* Bank Holding Company Act)
  Applications
    Procedures for processing, amendments ..... 111
    To acquire state-chartered banks, Board statement ..... 19
  Capital adequacy (*See* Capital adequacy)
  Investment in export trading companies, amendment of Regulation K and Board's rules ..... 30, 34
  Laws governing, statements on proposals to restructure ..... 298, 560
  Regulation Y (*See* Regulations)
  Rules, delegation of authority relating to, amendments ..... 34
Bank Holding Company Act of 1956
  Exemptions from Regulation Y ..... 111
  Interpretations, incorporation in revised Regulation Y ..... 121
  Orders issued under
    Acorn Bankshares, Inc. ..... 475
    ADM Bancorp, Inc. ..... 170
    Affiliated Bank Corporation of Wyoming ..... 536
    Alaska Continental Bancorp ..... 599
    Albion Bancorp, Inc. ..... 537
    Alden Bancshares Company ..... 671
    Alice Bancshares, Inc. ..... 671
    Alliance Bancorp ..... 536
    Alliance Holdings, Inc. ..... 536
    Allied Bancshares, Inc. ..... 458, 671
    AM Acquisition Corporation ..... 676
    Amarillo Western Bancshares, Inc. ..... 671
    Ambanc Financial Services, Inc. ..... 839
    Amboy-Madison Bancorporation ..... 391
    American Asian Bancorp ..... 585

Pages

Bank Holding Company Act—Continued
Orders issued—Cont.
American Bancorporation, Inc. ... 61
American Bancorporation Holding Company ... 479
American Bancshares, Inc. ... 897
American Bank Corporation ... 391, 749
American Bank Holding Corporation ... 599
American Bank Shares, Inc. ... 391
American Bankshares, Inc. ... 599
American Eagle Bancorp., Inc. ... 61
American Ligonier Bancorp, Inc. ... 480
American National Agency, Inc. ... 391
American National Bancshares, Inc. ... 749
American National Bankshares Inc. ... 671
American Republic Bancshares, Inc. ... 67
American State Bancorp ... 839
American State Financial Corporation ... 537
Americorp Financial, Inc. ... 671
Amoskeag Bank Shares, Inc. ... 599, 671
Amsterdam-Rotterdam Bank, N.V., Amsterdam, The Netherlands ... 835
Andover Bancorp, Inc. ... 671
Angola Bancorporation, Inc. ... 245
Ark-Valley Bancorp, Inc. ... 430
Army National Bancshares, Inc. ... 61
Arrow Bank Corp. ... 392
Arvada Bankshares, Ltd. ... 599
A.S.B. Bancshares, Inc. ... 363
ASB Bank Holding Company ... 61
ASB Corporation ... 170
Ashland Bancshares, Inc. ... 536
Associated Banc-Corp ... 784
Assumption Bancshares, Inc. ... 599
Atlanta Bancorp, Inc. ... 600
Auburn National Bancorporation ... 600
Aurelia FT & S Bankshares, Inc. ... 61
Avenue Financial Corporation ... 344
Bakken Securities Corporation ... 670
Baldwin Bancshares, Inc. ... 169
Baltimore Bancorp ... 784
Banc One Corporation ... 675
BancEdmond, Inc. ... 750
Bancenter One Group, Inc. ... 750
BancHills BanCorp, Inc. ... 170
Banco Zaragozano, S.A., Madrid, Spain ... 246
BancOhio Corporation ... 889
BancOklahoma Corporation ... 768
Bancshares, Inc. ... 671
Bancshares of Ripley, Inc. ... 246
Bancstock Partnership, Ltd. ... 537
Bank of Boston Corporation ... 174, 219, 524, 584, 737
Bank of Montreal, Montreal, Canada ... 664
Bank of New England Corporation ... 374
Bank of New York Company, Inc. ... 527
Bank of South Corporation ... 537
Bank of the Rockies Bancshares, Inc. ... 537
Bank Shares Incorporated ... 480
Bank South Corporation ... 589, 874
BankAmerica Corporation ... 364, 885
Bankers' Bancorporation of Wisconsin, Inc. ... 345
Bankers Southwest Corporation ... 671
Banks of Iowa, Inc. ... 246
Banks of Mid-America, Inc. ... 460
Bankshares of Georgia, Inc. ... 537
BankVermont Corporation ... 829
Banner County Bancorp ... 475

Pages

Bank Holding Company Act—Continued
Orders issued—Cont.
Banque of Maringouin Holding Company ... 897
Banzano, B.V., Amsterdam, The Netherlands ... 246
Banzano International, N.V., Curacao, Netherlands Antilles ... 246
Bar Harbor Bankshares ... 537
Baraboo Bancorporation, Inc. ... 246
Barnett Banks of Florida, Inc. ... 61, 241
Bartow Bancshares, Inc. ... 897
Bath County Banking Company ... 392
Battle Lake Bancshares, Inc. ... 475
Baxley State Banking Company ... 475
Bay Lake Bancorp, Inc. ... 750
Bay Point Bancorp, Inc. ... 671
B.B. Bancshares, Inc. ... 62
B.B. Financial Corporation ... 839
B.C. Bankshares, Inc. ... 750
Beardsley Bancshares, Inc. ... 537
Benton State Bankshares, Inc. ... 170
Beverly National Corporation ... 600
Bezanson Corporation ... 246
Biltmore Bank Corp. ... 897
Bippus State Corporation ... 475
Bitterroot Holding Company ... 515
BKLA Bancorp ... 537
Blanchardville Financial Services, Inc. ... 537
Blountsville Bancshares, Inc. ... 475
B.M.J. Financial Corp. ... 897
BNB Bancorp ... 475
BOJ Bancshares, Inc. ... 392
Bonner Springs Bancshares, Inc. ... 392
Bootheel Bancorp ... 221
Borresen Investments, Inc. ... 62
Boulder Bancorporation ... 537
Boulevard Bancorp, Inc. ... 671
Bourbon County Bancshares ... 516
Bovey Financial Corporation ... 249
Branch Corporation ... 537
Brazosport Corporation ... 392
Breckinridge Bancorp, Inc. ... 671
Britton Bancshares, Inc. ... 537
Broadway Bancshares Inc. ... 839
Broward Bancorp ... 246
Broward Bank ... 246
Brownsville Bancshares Corporation ... 475
BSB Financial Corporation ... 392
BSP Bancorp ... 170
BT Financial Corporation ... 876
Bunkie Bancshares, Inc. ... 392
Burlingame Bancorp ... 392
Cache Bancshares, Inc. ... 788
Camden National Corporation ... 839
Camino Real Bancshares, Inc. ... 246
Canadian Commercial Bank, Edmonton, Alberta ... 584
Canton Bancshares, Inc. ... 480
Cape Coral Financial Corporation ... 839
Capital Bancorporation, Inc. ... 784
Carlinville National Bank Shares, Inc. ... 537
Carlos Bancshares, Inc. ... 897
Carrizo Bancshares Corporation ... 537
Carroll Bancorp. ... 62
Cashmere Valley Bancshares, Inc. ... 600
Catahoula Holding Company ... 537
Cawker City Bancshares, Inc. ... 671
CB&T Bancshares, Inc. ... 589

Pages

Bank Holding Company Act—Continued
Orders issued—Cont.
CB&T Financial Corp. ..... 62
CBT Corporation ..... 544
C.C.B., Inc. ..... 246, 891
Centennial Bancshares, Inc. ..... 170
Centennial Beneficial Corp. ..... 741
Central Banc System, Inc. ..... 62, 537
Central Bancorp, Inc. ..... 170
Central Bancorporation, Inc. ..... 246
Central Bancshares of Poteau, Inc. ..... 784
Central Colorado Company ..... 246
Central Fidelity Banks, Inc. ..... 600
Central Financial Group, Inc. ..... 475
Central Illinois Financial Corporation ..... 600
Central Louisiana Capital Corporation ..... 475
Central Minnesota Bancshares, Inc. ..... 877
Central Mortgage Bancshares, Inc. ..... 784
Central Service Corporation ..... 245
Central Wisconsin Bankshares, Inc. ..... 62
Charlotte Bancshares, Inc. ..... 750
Charter Financial Corporation ..... 62
Charter 17 Bancorp, Inc. ..... 750
Charter 95 Corporation ..... 430, 474
Chase Manhattan Corporation ..... 529
Chattahoochee Financial Corporation ..... 753
Chemical Financial Corporation ..... 537
Chemical New York Corporation ..... 544
Chesapeake Bank Corporation ..... 537
Chester County Bancshares, Inc. ..... 392
Chester State Bancshares, Inc. ..... 475
Childersburg Bancorporation, Inc. ..... 475
Chippewa Valley Bancshares, Inc. ..... 784
Chokio Agency, Inc. ..... 480
Churubusco Bancorp ..... 475
Citadel Bancorp, Inc. ..... 897
Citicorp ..... 149, 157, 231, 431, 591
Citicorp Holdings, Inc. ..... 538
Citizens and Southern Georgia Corporation . 475, 589
Citizens Bancorp of Morehead, Inc. ..... 538
Citizens Ban-Corporation ..... 538
Citizens Bancorporation ..... 538, 600
Citizens Bancshares, Inc. ..... 600, 839
Citizens BancShares, Inc. ..... 538
Citizens Bancshares of Woodville, Inc. ..... 671
Citizens Banking Corporation ..... 538
Citizens Bankshares, Inc. ..... 750
Citizens Corporation ..... 232
Citizens Dimension Bancorp, Inc. ..... 392
Citizens Financial Group, Inc. ..... 170
Citizens Guaranty Bancshares, Inc. ..... 475
Citizens Holding Corporation Employees' Stock Ownership Plan ..... 62
Citizens Independent Bancorp ..... 170
Citizens National Corporation ..... 61
Citizens of Hardeman County Financial Services, Inc. ..... 897
Citizens Security Bancshares, Inc. ..... 475
Citizens State Bank ..... 62
Citizens-Texas Banc Shares, Inc. ..... 538
City National Bancorp, Inc. ..... 538
City National Bancshares, Inc. ..... 392
City National Bancshares of Weatherford, Inc. ... 62
City National Bankcorp, Inc. ..... 750
Civic Bancorp ..... 897
Clarkel, Inc. ..... 62

Pages

Bank Holding Company Act—Continued
Orders issued—Cont.
ClayDesta Bancshares, Inc. ..... 784
CNB Bancshares, Inc. ..... 392
CNB Financial Corporation ..... 839
CNB Financial Corporation, Inc. ..... 538
CNBO Bancorp, Inc. ..... 392
Coal City Capital Corp ..... 538
Coastal Bend Bancshares, Inc. ..... 897
Cole-Taylor Financial Group, Inc. ..... 538
Collier Bancshares Holding Company, Inc. ..... 476
Colonial BancGroup, Inc. ..... 170
Colonial Bancshares, Inc. ..... 675
Colony Bankcorp, Inc. ..... 476
Colorado Springs Banking Corporation ..... 676
Columbus Bancorp, Inc. ..... 750
Comfort Bancshares, Inc. ..... 897
Commercial Bancshares, Inc. ..... 170, 476, 750
Commercial Bank of Korea, Ltd., Seoul, Korea .. 35
Commercial Bankshares Corp. ..... 36
Commercial Grayson Bancshares, Inc. ..... 392
Commercial Landmark Corporation ..... 476, 651
Commercial National Bancorp ..... 538
Commonwealth Bancorporation, Inc. ..... 600
Commonwealth Trust Bancorp, Inc. ..... 392, 839
Community Bancorp ..... 600
Community Bancorp, Inc. ..... 538, 900
Community Bancorp of McLean County, Kentucky, Inc. ..... 539
Community Bancshares, Inc. ..... 62, 672, 770
Community Bancshares of Tulsa, Inc. ..... 788
Community Bank Corp of Oklahoma, Inc. ..... 672
Community Bank System, Inc. ..... 38, 600
Community Banks, Inc. ..... 672
Community Banks of Florida, Inc. ..... 839
Community Capital Corp. ..... 600
Community Holding Company ..... 170
Community National Corporation ..... 600
Community State Bankshares, Inc. ..... 750
Concord Bancshares, Inc. ..... 346, 391
Conifer/Essex Group, Inc. ..... 539
Consolidated Banc Shares, Inc. ..... 600
Continental Bancorp ..... 750
Continental Bancorporation, Inc. ..... 750
Continental Bancshares, Inc. ..... 222
Continental Illinois Holding Corporation ..... 781
CoreState Financial Corp ..... 250
CoreStates Financial Corp ..... 675
Cornbelt Bancorporation ..... 174
Coronado, Inc. ..... 246
Corporation for International Agricultural Production Limited, Ramat-Gan, Israel ..... 39
Corydon State Bancorp ..... 672
Cottonport Bancshares, Inc. ..... 897
County Bankshares, Inc. ..... 246
Credit and Commerce American Holdings, N.V., Willemstad, Netherlands Antilles ..... 725
Credit and Commerce American Investment, B.V., Amsterdam, The Netherlands ..... 725
Crossroads Bancorp, Inc. ..... 536
Crown Bancorp ..... 898
Crystal Valley Financial Corporation ..... 476
CSB Bancorp ..... 475
CSB Bancorp, Inc. ..... 671
C.S.B. Co. ..... 671
C.S.B. Financial, Inc. ..... 784

Pages

Bank Holding Company Act—Continued
Orders issued—Cont.
C.S.B. Holding Corporation ..... 537
C.S. Bancshares, Inc. ..... 750
Cumberland Valley Financial Corporation ..... 898
C.Y. Tung & Sons Co., Inc., Hong Kong, B.C.C. ..... 586
C.Y. Tung Financial Corporation, Hong Kong, B.C.C. ..... 585
Cylinder Bancorporation ..... 839
Dacotah Bank Holding Company ..... 347
Dallas Bancshares, Inc. ..... 539
Darwin Bancshares, Inc. ..... 539
Decatur Bancshares, Inc. ..... 170
Decatur Financial, Inc. ..... 392
Deerwood Bancorporation, Inc. ..... 67
Del Rio Bancshares, Inc. ..... 392
Delano State Agency, Inc. ..... 675
Delta Bancshares Company ..... 392
DeMotte Bancorp ..... 839
Diamond Bancshares, Inc. ..... 784
Dike Bancshares Corporation ..... 539
Dixon Bancorp, Inc. ..... 750
D.L. Shares Limited Partnership ..... 61
D.N. Bancorp, Inc. ..... 784
Dorchester Bancshares, Inc. ..... 539
Downstate Bancshares, Inc. ..... 392
Drummond Bancshares, Inc. ..... 839
Duke Financial Group, Inc. ..... 433
Dundas Holding Company, Inc. ..... 898
Dyer F&M Bancshares, Inc. ..... 672
Eagle Bancorporation, Inc. ..... 728
Eagle Financial Corp. ..... 839
Eagle Financial Services, Inc. ..... 462
East River Bancshares, Inc. ..... 62
East Tennessee Bancorp, Inc. ..... 246
East Texas Bancshares, Inc. ..... 785
Eastern Michigan Financial Corporation ..... 539
Eberly Investment Co. ..... 174
Eden Valley Bancshares, Inc. ..... 247
Edgewater National Corporation ..... 785
Edmonton Bancshares, Inc. ..... 898
Elk Grove Investment Corporation ..... 736
Elk Horn Bancshares, Inc. ..... 672
Elkhart Bancorp, Inc. ..... 476
Elkton Bancorp, Inc. ..... 247
Elkton Bancshares, Inc. ..... 393
Elm Bancshares, Inc. ..... 62
Elmore City Bancshares, Inc. ..... 750
Elmwood Financial Services, Inc. ..... 785
Erie Financial Corp. ..... 750
Eskrow Corporation of America, Inc. ..... 672
Evergreen Bancorporation ..... 672
Evergreen of Wisconsin, Inc. ..... 539
Everly State Bank ..... 62
EWN Investments, Inc. ..... 672
F & M Bancorporation, Inc. ..... 171
F&M Bank Corp. ..... 393
F&M Bank Holding Company ..... 171
F&M Financial Corporation ..... 539
F and M Holding Company ..... 476
F.A. Bankshares, Inc. ..... 247
Factory Point Bancorp, Inc. ..... 785
Fairbanco Holding Company ..... 539
Fairbank Bancshares, Inc. ..... 900
Fairbank Inc. ..... 785

Pages

Bank Holding Company Act—Continued
Orders issued—Cont.
Fairmont Farmers State Company ..... 898
Farmers and Merchants Bancorp. ..... 63
Farmers and Merchants Bancorp, Inc. ..... 63
Farmers & Merchants Bancshares, Inc. ..... 170, 539
Farmers Bancorp of Nicholasville, Inc. ..... 393
Farmers Bancorp of Sturgis, Inc. ..... 247
Farmers Bancshares, Inc. ..... 170
Farmers Bancshares of Georgetown, Inc. ..... 393
Farmers Holding Company ..... 170
Farmers National Bancshares, Inc. ..... 839
Farmers State Bancorp, Inc. ..... 476
Farmers State Bancshares of Sabetha, Inc. ..... 751
Farmers Union Bancshares, Inc. ..... 539
Fauquier National Bankshares, Inc. ..... 539
Fayetteville Bancshares, Inc. ..... 785
FB II—Farmersville, Inc. ..... 539
FBL Bancshares, Inc. ..... 839
FCB Corp. ..... 393
Fessenden Bancshares, Inc. ..... 247
Fidelcor, Inc. ..... 368
Fidelity Bancshares, Inc. ..... 672
Fidelity Kansas Bankshares, Inc. ..... 63
Fifth Third Bancorp ..... 398, 889
Financial and Property Management, Inc. ..... 600
Financial BancCorp, Inc. ..... 839
Financial Bancshares, Inc. ..... 674
Financial Center Bancorp ..... 170
Financial Community Bancshares, Inc. ..... 600
Financial Group Dawson, Inc. ..... 170
Financial Group Elk Creek, Inc. ..... 170
Financial Group Humboldt, Inc. ..... 171
Financial Holdings, Inc. ..... 393
Financial Investments Corporation ..... 736
Financial Shares, Inc. ..... 751
Financial Trans Corp. ..... 600
First Acadiana Corporation ..... 539
First American Bancshares, Inc. ..... 247, 539
First American Bankshares, Inc. ..... 725
First American Corporation ..... 63, 725
First and Ocean BanCorp ..... 476
First Arkansas Bankstock Corporation .. 61, 393, 653
First Atlanta Corporation ..... 589
First Banc, Inc. ..... 539
First Bancorp, Inc. ..... 476
First Bancorp of Kansas ..... 247
First Bancshares, Inc. ..... 751
First Bancshares, Incorporated ..... 63
First Bank Financial Corp. ..... 785
First Bank System, Inc. ..... 657, 771, 779, 900
First Breckinridge Bancshares, Inc. ..... 247
First Burkburnett Bancshares, Inc. ..... 476
First Busey Corporation ..... 539
First Canadian Financial U.S. Holdings ..... 664
First Carolina Bancshares Corporation ..... 476
First Charlestown Corporation ..... 171
First Charter Bancshares, Inc. ..... 672
First Charter Corporation ..... 900
First Chicago Corporation ..... 351
First Citizens Bancshares Company ..... 749
First Citizens United, Inc. ..... 476
First City Bancorp, Inc. ..... 735
First Colonial Bancshares Corporation ..... 393
First Colonial Bankshares Corporation ..... 830
First Colorado Bankshares, Inc. ..... 539

Pages

Bank Holding Company Act—Continued
Orders issued—Cont.
First Commercial Corporation ..... 476
First Commonwealth Financial Corporation ..... 247
First Community Bancorp ..... 672
First Community Bancorp, Inc. ..... 476
First Community Bancshares, Inc. ..... 539, 600
First Community Bank Group, Incorporated ..... 751
First Community Financial Corp ..... 672
First Company ..... 785
First Delta Financial Corporation ..... 840
First Dwight Corporation ..... 540
First Etowah Bancorp, Inc. ..... 540
First Farmers Bancshares, Inc. ..... 247
First Farmers Bank Holding Company ..... 672
First Fayette Bancshares, Inc. ..... 600
First Fidelity Bancorp, Inc. ..... 751
First Financial Associates, Inc. ..... 63
First Financial Bancorp, Inc. ..... 540
First Financial Corporation ..... 785
First Flo Corporation ..... 540
First Florida Banks, Inc. ..... 878
First Frederick Corporation ..... 169
First Freeman Corporation ..... 397
First Freeport Corporation ..... 171, 536
First Fulton Bancshares, Inc. ..... 672
First Galena Bancshares, Inc. ..... 476
First Geary Corporation ..... 171
First Glen Bankcorp, Inc. ..... 540
First Grayson Bancshares, Inc. ..... 393
First Groesbeck Holding Company ..... 171
First Guthrie Bancshares, Inc. ..... 751
First Handi-Bankshares, Inc. ..... 541
First Haralson Corporation ..... 476
First Harvey Bancorporation, Inc. ..... 171
First Heyworth Corp. ..... 247
First Highland Corporation ..... 736
First Holdings, Inc. ..... 898
First Hysham Holding Company ..... 174
First Illini Bancorp Inc. ..... 879
First Illinois Bancorp, Inc. ..... 171
First Indiana Bancorp ..... 540
First Intermountain Holding Corp. ..... 751
First Interstate Bancorp ..... 480, 659, 660, 675, 886
First Jermyn Corp. ..... 478
First Jersey National Corporation ..... 393
First Kentucky National Corporation ..... 434, 840
First Lake Forest Corporation ..... 476
First Latimer Corporation ..... 393
First Laurel Security Co. ..... 393
First Lena Corporation ..... 603
First LeRoy BanCorporation, Inc. ..... 540
First McMinnville Corporation ..... 477
First Mazon Bancorp, Inc. ..... 898
First Michigan Bank Corporation ..... 171, 540
First Moore Bancshares, Inc. ..... 888
First National Agency Company of Deer River, Inc. ..... 604
First National Ban Corp of Versailles ..... 393
First National Bancorp ..... 601, 785
First National Bancshares of West Alabama, Inc. ..... 601
First National Bank of the South, Inc. ..... 393
First National Bankshares of Beloit, Inc. ..... 604
First National Bankshares of Sheridan ..... 832
First National Cincinnati Corp ..... 889

Pages

Bank Holding Company Act—Continued
Orders issued—Cont.
First National Corporation of West Point ..... 601
First National Financial Corporation ..... 247
First Neodesha Bancshares, Inc. ..... 670
First Newport Bancshares, Inc. ..... 540
First of America Bank Corporation ..... 516
First of Austin Bancshares, Inc. ..... 247
First of Charlevoix Corp. ..... 540
First Oklahoma Bancorporation, Inc. ..... 604
First Overland Park Bancshares, Inc. ..... 540
First Paragould Bankshares, Inc. ..... 171
First Park Ridge Corporation ..... 751
First Place Financial Corporation ..... 394
First Preston Bancshares of West Virginia, Inc. .. 171
First Railroad & Banking Company of Georgia ..... 63, 436, 480, 589, 675
First Security Bancorp ..... 601
First Security Corporation ..... 599
First Service Bancshares, Inc. ..... 247
First Sharp County Bancshares, Inc. ..... 171
First Sioux Bancshares, Ltd. ..... 63
First Southern Bank Corp ..... 63
First State Bancorp ..... 540
First State Bancorp of Monticello ..... 785
First State Bancshares ..... 751
First State Banking Corporation ..... 245
First State Capital Corporation ..... 477
First Sterling Bancshares, Inc. ..... 540
First Taylor County BanCorporation, Inc. ..... 833
First Union Corporation ..... 66, 250
First United Bancshares, Inc. ..... 394
First Valley Bancorp ..... 604
First Valley Corporation ..... 751
First Vermont Financial Corporation ..... 604
First Victoria Corporation ..... 753
First Virginia Banks, Inc. ..... 247
First Washington Bancorp, Inc. ..... 751
First West Chester Corporation ..... 672
First Western Bancshares, Inc. ..... 672, 751
First Western Pennbancorp, Inc. ..... 247
First Winters Holding Company ..... 171
First York Ban Corp. ..... 438
Firstar Corporation ..... 146
FirstBank Holding Company of Colorado ..... 830
First/Martha's Vineyard Bancorporation ..... 898
Fishkill National Corporation ..... 672
Five Flags Banks, Inc. ..... 540
Fleet Financial Group, Inc. ..... 834, 881
Florence Bancorp Services, Inc. ..... 540
Florida National Banks of Florida, Inc. ..... 147
FNB Bancorp ..... 898
F.N.B. Corporation ..... 751
FNB Financial Corporation ..... 601
FNB Insurance Agency, Inc. ..... 544
FNB Rochester Corp. ..... 540
FNT Bancorp ..... 247
Fort Rucker Bancshares, Inc. ..... 540
Forum Park Bancorp ..... 540
Fourth Financial Corporation ..... 601
Fourth National Corporation ..... 730
Frankford Corporation ..... 654
Franklin Bancorp, Inc. ..... 541
Franklin National Bankshares, Inc. ..... 394
Frankson Investment Corporation ..... 898
Fresnos Bancshares, Inc. ..... 394, 785

Pages

Bank Holding Company Act—Continued
Orders issued—Cont.
F.S. Bancorp ... 601
FSB Bancorp, Inc. ... 477
FSB Bancshares, Inc. ... 393
FSB Corp ... 672
FSC Bancshares, Inc. ... 394
Fuji Bank, Limited, Tokyo, Japan ... 50
Gainer Corporation ... 439
Gallup Bancshares, Inc. ... 672
Garden State Bancshares, Inc. ... 898
Gary-Wheaton Corporation ... 394
Gateway Bancshares, Inc. ... 477
Geiger Corporation ... 477, 672
General Bancshares Corporation ... 172
General Bancshares Corporation of Indiana ... 394
General Bank Corporation of Kentucky ... 601
General Educational Fund, Inc. ... 63
Georgia Bancshares, Inc. ... 394, 673
Georgia Community Bancorp, Inc. ... 840
Georgia First Financial Corp. ... 774
Gibbon Exchange Company ... 541
G.N.B. Bankshares, Inc. ... 751
Golden Pacific Bancorp ... 898
Golden Plains Bankshares, Inc. ... 63
Golden Sands Bankshares, Inc. ... 898
Gore Valley Bancorporation, Inc. ... 541
Grand Bank Corporation ... 541
Grant Bancshares, Inc. ... 174, 541
Grant County Bancorp, Inc. ... 840
Grant County Bancshares, Inc. ... 673
Grapeland Bancshares, Inc. ... 785
GrayCo Bancshares, Inc. ... 785
Great Plains Bank Corporation ... 673
Greater Texas Bancshares, Inc. ... 477
Green River Bancorp, Inc. ... 673
Greencastle Bancorp, Inc. ... 394
Greensboro Bancshares, Inc. ... 785
Greensburg Bancshares, Inc. ... 751
Greenville Bancshares, Inc. ... 394
Griffin Holdings, Inc. ... 541
G.S.B. Financial Corp. ... 247
GuarantyShares of West Virginia, Inc. ... 601
Guardian Bancorp, Inc. ... 751
Gulf Coast Bancshares, Inc. ... 63
Gulf National Bancorp, Inc. ... 172
Gulf Southwest Bancorp, Inc. ... 394
Gulfside Holding Company, Inc. ... 785
Guyan Bankshares, Inc. ... 541
Hallam Bancorp, Inc. ... 751
Haltom City Bancshares, Inc. ... 541
Hamptons Bancshares, Inc. ... 541
Hancock Holding Company ... 601
Handi-Bancshares, Inc. ... 541
Hanover Financial Corporation ... 394
Harrah National Bancshares, Inc. ... 477
Harris Bankcorp, Inc. ... 40
Harrison County Bancshares, Inc. ... 601
Hartford Financial Corp. ... 751
Hartford National Corporation ... 353
Hartwick Bancshares, Inc. ... 898
Harvard Bancshares, Inc. ... 898
Harvest Bancorp, Inc. ... 601
Harvest Bancshares, Inc. ... 394
Hastings State Company ... 394
Hawarden Bancshares, Inc. ... 398

Pages

Bank Holding Company Act—Continued
Orders issued—Cont.
Hayesville Bancshares, Inc. ... 676
Hazen Bancorportation, Inc. ... 172
Helena Bancshares, Inc. ... 541
Henderson Bancorporation, Inc. ... 172
Henderson Financial Corporation ... 673
Heritage Bancorp, Inc. ... 477
Heritage Bancshares Inc. ... 589
Heritage Group, Inc. ... 172
Herman First National Agency, Inc. ... 174
Heron Lake Bancorporation, Inc. ... 785
Hibernia Corporation ... 898
High Plains Bank Corp ... 673
Highland Community Company ... 673
Hillside Investors, Ltd. ... 601
Holcomb Bancorp, Inc. ... 785
Holdco of Pinellas County, Inc. ... 840
Holden Bankshares, Inc. ... 673
Home Bancshares, Inc. ... 386
Hometown Bancshares, Inc. ... 752
Hoosier Hills Financial Corporation ... 172
Hopkins Bankcorp, Inc. ... 63
Hopkins County First Financial Services Corporation ... 752
H.S. Holding Company, Ltd., Tel Aviv, Israel ... 39
Huntington Bancshares, Inc. ... 477
Huntsville Bancshares, Inc. ... 752
Illini Community Bancorp, Inc. ... 64
Indecorp ... 673
Independent Bancorp, Inc. ... 394, 477
Independent Bancshares, Inc. ... 477
Independent Bankshares, Inc. ... 41, 536
Independent Community Banks, Inc. ... 477
Independent Community Financial Corporation ... 601
Independent Financial, Inc. ... 355, 391
InterContinental Bank Shares Corporation ... 673
InterFirst Corporation ... 749
International Bancorporation ... 785
International Bancshares, Inc. ... 64, 785
International Bancshares Corporation ... 64
Iowa First Bancshares Corp. ... 394
Iowa Park Bancshares, Inc. ... 601
Island BankShares, Inc. ... 752
IVB Financial Corporation ... 42
Jackson County Bancshares, Inc. ... 840
Jamestown Union Bancshares, Inc. ... 601
J.E. Coonley Company ... 673
Jeff City Bancorp, Inc. ... 477
Jefferson Bancshares, Inc. ... 541
Jersey Village Bancshares, Inc. ... 541
Jessamine Bancshares, Inc. ... 541
J.P. Morgan & Co. Incorporated ... 780
Kansas Bancorp II, Inc. ... 356
Kansas Bank System, Inc. ... 64
Kansas City Bancshares, Inc. ... 64, 245
KBT Corporation ... 786
Ken-Caryl Investment Company ... 731
Kent Bancshares, Inc. ... 477
Kentucky Southern Bancorp, Inc. ... 601
Kerens Financial, Inc. ... 172
Key Bancshares, Inc. ... 477
Key Bancshares of West Virginia, Inc. ... 786
Key Banks, Inc. ... 57
Keystone Bancshares, Inc. ... 247
Kiamichi Bancshares, Inc. ... 395

Pages

Bank Holding Company Act—Continued
Orders issued—Cont.
Kimball Bancorp, Inc. ... 395
Kimberly Leasing Corporation ... 541
Kirbyville Bancshares, Inc. ... 395
Klein Bancshares, Inc. ... 673
Knox City Bancshares, Inc. ... 64
Korea First Bank, Seoul, Korea ... 43
KSAD, Inc. ... 44
Lafayette Bancorp, Inc. ... 786
LaFayette Bankshares, Inc. ... 64
LaFollotte First National Corporation ... 541
Lake Cities Financial Corporation ... 601
Lamar Trust Bancshares, Inc. ... 602
Landmark Bancshares Corporation ... 477, 673
Landmark Banking Corporation of Florida ... 395, 463
Landmark Financial Group, Inc. ... 786, 898
L&W, Inc. ... 602
Langdon Bancshares, Inc. ... 752
Laverne Bancshares, Inc. ... 541
Lawton Financial Corporation ... 367
LCB Corporation, Inc. ... 395
Learner Financial Corporation ... 64
Lewco Bancshares, Inc. ... 786
Lewisville Bancorp, Inc. ... 477
Lexington Bancshares, Inc. ... 64, 248
Liberty Bancorp, Inc. ... 395, 752
Liberty Investment Corp ... 673
Liberty Shares, Inc. ... 840
Lingle Valley Banc-Shares ... 172
Lismore Financial Services, Inc. ... 840
Lizton Financial Corporation ... 752
Locust Grove Banshares, Inc. ... 224
Lower Rio Grande Valley Bancshares, Inc. ... 476
L.S.B. Bancshares, Inc. ... 541
Lyons Bancorp, Inc. ... 676
McAllen Metropolitan Bancshares, Inc. ... 477
McKeesport National Corporation ... 357, 391
McKenzie County Bancorp ... 441, 474
McLeod Bancshares, Inc. ... 674
Magna Group, Inc. ... 775
Mammoth Investments & Credit Corp., Inc. ... 477
Manchester Bancorp, Inc. ... 786
M&I American Bank & Trust Co. ... 673
Manly State Bancshares, Inc. ... 250
Mansfield Bankstock, Inc. ... 544
Manufacturers Hanover Corporation ... 174, 369, 452, 661, 675
Maple Bank Bancshares, Inc. ... 752
Maple Lake Bancorporation ... 395
Maplesville Bancorp ... 673
Marie R. Turner Holding Company ... 602
Maries County Bancorp, Inc. ... 248
Marine Corporation ... 64
Marion Bancorp ... 673
Marion National Corporation ... 673
Mark Twain Bancshares, Inc. ... 662
Marshall & Ilsley Corporation ... 541, 604, 753
Maryland National Corporation ... 841
Marytown Bancshares, Inc. ... 172
Matewan Bancshares, Inc. ... 542
Maybaco Company ... 882
MBI Bancshares, Inc. ... 65
Meade Bancorp, Inc. ... 889
Med Center Bancshares, Inc. ... 357, 391
Mellon National Corporation ... 234, 441

Pages

Bank Holding Company Act—Continued
Orders issued—Cont.
Menomonie Financial Services, Inc. ... 840
Mercantile Bancorporation, Inc. ... 395, 674
Mercantile Texas Corporation ... 169, 395, 595
Merchants & Planters Bancshares, Inc. ... 786
Merchants Bancorp, Inc. ... 172
Merchants Bancshares, Inc. ... 65
Merchants Holding Company ... 478
Merchants National Corporation ... 676, 788
Merchants Republic Corp. ... 602
Meridian Bancorp, Inc. ... 466, 544
Metro Bancorp, Inc. ... 602
Metro Bancshares, Inc. ... 64
Metropolitan Bancshares, Inc. ... 602
Metro-West Financial Corporation ... 542
M.G. Bancorporation, Inc. ... 673
Miami Corporation ... 674
Miami National Bancorp ... 246
Mid-America Bancshares, Inc. ... 65
Mid-Cities Bancshares, Inc. ... 477
Mid-Continent Financial Services, Inc. ... 670
Midland Bancorp, Inc. ... 358, 391
Midlantic Banks, Inc. ... 395, 776
Mid-Nebraska Bancshares, Inc. ... 174
MidSouth Bancorp, Inc. ... 786
Mid-Tennessee Bancorp, Inc. ... 786
Midwest Banco Corporation ... 395
Midwest Bancorporation, Inc. ... 533
Midwest Bancshares, Inc. ... 172, 248
Midwest Financial Group, Inc. ... 248, 732, 788
Mineola Banshares, Inc. ... 674
Minier Financial, Inc. ... 248
Minnesota Asset Management Corporation ... 602
Mission-Valley Bancorp ... 172
Mississippi Valley Investment Company ... 752
Missouri Valley Financial Services, Inc. ... 898
Mitsubishi Bank, Limited, Tokyo, Japan ... 518
MNB Bancshares, Inc. ... 480
Monarch Bancorp ... 520
Monroe Bancorp ... 478
Montbello Bankcorp, Inc. ... 602
Montgomery County Bancshares, Inc. ... 752
Monticorp Inc. ... 752
Moore Financial Corporation ... 786
Moran National Bancshares, Inc. ... 602
Morganfield National Service Corp. ... 542
Moscow Bancshares, Inc. ... 248
Mount Hope Bancshares, Inc. ... 786
Muskingum Valley Bancshares, Inc. ... 542
Mutual Banc Corp. ... 752
Nanticoke Financial Services, Inc. ... 786
Napoleon Bancorp ... 752
National American Bancorp, Inc. ... 602
National Banc of Commerce Company ... 752
National Bancshares, Inc. ... 248
National Bancshares Corporation of Texas ... 521, 752
National City Bancorporation ... 250
National City Corporation ... 743, 889
NB Banc Corp ... 786
NBC Bancshares of DeRidder, Inc. ... 542
NBC Capital Corporation ... 478
NBD Bancorp, Inc. ... 359, 391
NCB Financial Corporation ... 65, 788
NCB Inc. ... 172

Pages

Bank Holding Company Act—Continued
Orders issued—Cont.
NCNB Corporation ..... 225, 840
Nebanco, Inc. ..... 674
Nebraska Bancorporation, Inc. ..... 395
Nevada First Development Corporation ..... 469
New Boston Bancshares, Inc. ..... 602
New Central Colorado Co. ..... 891
New City Bancorp ..... 663
New Dumas Bancshares, Inc. ..... 542
New Mexico Bank Holding Company ..... 47
New Ulm Financial Corporation ..... 899
Newburg Corporation ..... 544
Newton Bancshares, Inc. ..... 395
Nicholls State Bancshares, Inc. ..... 480
Nine Tribes Bankshares, Inc. ..... 674
Ninnescah Banc Shares, Inc. ..... 478
Nodaway Valley Bancshares, Inc. ..... 65, 172
Nor-Evan Corporation ..... 542
Norris Bancorp, Inc. ..... 449
Norstar Bancorp, Inc. ..... 52, 164, 676, 899
North American Bank ..... 542
North Missouri Bancorp, Inc. ..... 172
North State Investment Corporation ..... 736
North Texas American Bancshares, Inc. ..... 752
North Texas Bancshares, Inc. ..... 65
Northeast Bancorp, Inc. ..... 840
Northern Highlands Bancorporation, Inc. ..... 172
Northern Neck Bankshares Corporation ..... 840
Northern of Tennessee Corp. ..... 248
Northern States Financial Corporation ..... 788
Northern Trust Corporation ..... 398, 602
Northern Wisconsin Bank Holding Company .... 398
Northshore Bancshares, Inc. ..... 173
Northside Financial Corporation ..... 248
Northtown Bancshares Corporation ..... 674
Northwest American Bankshares Corporation .... 395
Northwest Florida Banking Corporation ..... 65
Northwest Illinois Bancorp, Inc. ..... 733
Norwest Corporation ..... 235
NW Services Corporation ..... 173
Oak Forest Bancshares, Inc. ..... 65
Oak Park Bancshares, Inc. ..... 899
Oak Ridge Bancshares, Inc. ..... 542
Oconee Shares, Inc. ..... 786
O.F.I. ..... 602
Ohio Bancorp ..... 478
Ohio Valley Bancorp ..... 674
Olathe Bancshares, Inc. ..... 602
Olathe Financial Services Corporation ..... 245
Old Point Financial Corporation ..... 602
Old Stone Corporation ..... 173, 593
Olmstead Bancorporation, Inc. ..... 602
Omaha National Corporation ..... 447
One Bancorp ..... 359
One Valley Bancorp of West Virginia, Inc. ..... 48
Oneida Valley Bancshares, Inc. ..... 674
Pacific Capital Bancorp ..... 248
Pacific Inland Bancorp ..... 398
Paducah Bank Shares, Inc. ..... 450, 474
Pan American Banks, Inc. ..... 65, 478
Panhandle Aviation, Inc. ..... 840
Penn Central Bancorp, Inc. ..... 248
Peoples Bancorp of Belleville, Inc. ..... 248
Peoples Bank Corporation ..... 173
Peoples Bankshares, Ltd. ..... 65, 670

Pages

Bank Holding Company Act—Continued
Orders issued—Cont.
Peoples Corporation, Inc. of Bishopville ..... 542
Peoples First National Bancshares, Inc. ..... 173
Peoples Investment Corporation ..... 604
Peshtigo National Bancorporation, Inc. ..... 542
Pickens County Bancshares, Inc. ..... 480
Pine Bankshares, Inc. ..... 786
Pioneer Bancorp ..... 395
Plainview Bancorp, Inc. ..... 674
Plainville Bancshares, Inc. ..... 65
Planters United Bancshares, Inc. ..... 65
Plaquemine Bancshares Corporation ..... 395
Plaza Bancorporation, Inc. ..... 65
PNC Financial Corp. ..... 53, 61, 237
Pontiac Bancorp, Inc. ..... 899
Poth Bancorporation, Inc. ..... 173
Potomac Bancorp, Inc. ..... 173
Prairie Bancorporation, Inc. ..... 674
Prairie Capital, Inc. ..... 752
Prattville Financial Services Corporation ..... 840
Preferred Equity Investors of Florida ..... 395
Premier Bancorporation, Inc. ..... 248
Professional Bancorp ..... 478
Prosperity Bancshares, Inc. ..... 395
Provident Bancorp, Inc. ..... 396
PSB Corporation ..... 602
PSB Financial Corporation ..... 65
P.T.C. Bancorp ..... 674
Pulaski Bancshares, Inc. ..... 602
QNB Corp. ..... 786
Rainwood Corporation ..... 523
Rake Bancorporation ..... 396
Ralston Bancshares, Inc. ..... 899
Ranch Bankshares, Inc. ..... 542
R&J Financial Corporation ..... 752
Randolph County Bancorp ..... 786
RBDC Corporation ..... 840
RepublicBank Corporation ..... 670, 674
Richland State Bancorp, Inc. ..... 602
Rigler Investment Co. ..... 899
Rio Grande Bancshares, Inc. ..... 173, 249
Rio Salado Bancorp ..... 396
River Forest Bancorp ..... 249
River Oaks Bancshares, Inc. ..... 250
Riverdale Bancorporation, Inc. ..... 173
Robanco Financial Corp. ..... 173
Rockford City Bancorp, Inc. ..... 542
Rose Capital Bancshares, Inc. ..... 478
Rosholt Bancorporation, Inc. ..... 603
Rossville Bankshares, Inc. ..... 670
Royal Bank Group, Inc. ..... 599
Royce Corporation ..... 749
Rural Financial Services, Inc. ..... 478
Rush County National Corporation ..... 674
Ruth Bank Corporation ..... 752
Sabinal Bancshares, Inc. ..... 542
St. Anthony Bancorporation, Inc. ..... 397
St. Clair Agency, Inc. ..... 250
St. Croix Banco, Inc. ..... 675
St. James Bancorp, Inc. ..... 840
Salem Bancorp, Inc. ..... 899
Salem Capital Corporation ..... 450, 474
Saline Bancorp., Inc. ..... 249
Saver's Bancorp, Inc. ..... 478
S.B. Corporation ..... 396

Pages

Bank Holding Company Act—Continued
Orders issued—Cont.
SBA Bancorp, Inc. ... 786
S.B.E. Corp. ... 787
S.B.T. Bancshares, Inc. ... 396
S.B.T. Financial, Inc. ... 604
SCB Bancorp, Inc. ... 787
Schmid Bros. Investment Company, Inc. ... 674
Schuyler County Bancshares, Inc. ... 542
Schwertner Financial Corporation ... 478
Seacoast Banking Corporation of Florida ... 66
Seattle Bancorporation ... 66, 667
Second National Corporation ... 249
Security Corporation ... 396
Security Financial Services, Inc. ... 396
Security National Bancorp, Inc. ... 542
Security Pacific Corporation ... 53, 238, 370, 398, 480, 542, 544, 841
Security Richland Bancorporation ... 655
Security Shares, Inc. ... 245
SecurShares Incorporated ... 603
Selin Corporation ... 656
Selko Banco, Inc. ... 542
Semo Bancshares, Inc. ... 228
Seneca Bancshares, Inc. ... 840
7L Corporation ... 878
Sevier County Bancshares, Inc. ... 478
S.H. Resources and Development Corporation ... 39
Shamrock Bancshares, Inc. ... 603
Shamrock Holdings, Inc. ... 478
Shannon Bancorp, Inc. ... 249
Sharp Bancshares, Inc. ... 67
Shawneetown Bancorp, Inc. ... 249
Shickley State Company ... 360
Shreveport Bancshares, Inc. ... 753
Signal Finance Corporation ... 675
Siloam Springs Bancshares, Inc. ... 840
Silver Lake Bancorporation, Inc. ... 674
Silver Run Bancorporation, Inc. ... 249
Simmons First National Corporation ... 542, 603
Singer & Associates, Inc. ... 883
Smithtown Bancorp, Inc. ... 753
Snow Bankcorp, Inc. ... 787
Sobank, Inc. ... 543
Society Corporation ... 66, 388, 841, 889
Soldier Valley Financial Services, Inc. ... 674
Somerset Bancorp, Inc. ... 603
Somonauk FSB Bancorp, Inc. ... 675
South Carolina National Corporation ... 174
South Central Illinois Bancorp. ... 173
South Louisiana Financial Corporation ... 396
South St. Paul Bancshares, Inc. ... 603
Southeast Mississippi Corporation ... 66
Southern Bancorp, Inc. ... 249
Southern Bancorporation, Inc. ... 174
Southern Illinois Bancshares, Inc. ... 249
Southern Jersey Bancorp ... 249
Southern Minnesota Bancshares, Inc. ... 396
Southern National Bancshares, Inc. ... 249
Southern National Banks, Inc. ... 787
Southern Ohio Community Bancorp, Inc. ... 675
Southland Bank Corp. ... 396
Southwest Bancshares, Inc. ... 362
Southwest Tennessee Bancshares, Inc. ... 753
SparBank, Incorporated ... 884

Pages

Bank Holding Company Act—Continued
Orders issued—Cont.
Spectrum Financial Corporation ... 396
Spring Woods Bancshares, Inc. ... 249, 753
Springhill Bancshares, Inc. ... 753
Spurgeon Financial Corporation ... 173
Standard Bancshares, Inc. ... 899
State Financial Bankshares, Inc. ... 397
State Financial Services Corporation ... 675
State Holding Company ... 544
State National Bancorp of Frankfort, Inc. ... 173
Steeleville Bancshares, Inc. ... 66
Stephenson National Bancorp, Inc. ... 603
Sterling Bancorp, Inc. ... 397
Stevensville Bancshares, Inc. ... 787
Stewart County Bancorp, Inc. ... 753
Stillwater Bancorporation, Inc. ... 61
Stock Exchange Bancshares, Inc. ... 675
Sturm Investment, Inc. ... 451
Sumitomo Bank, Ltd., Osaka, Japan ... 841
Summit Bancshares, Inc. ... 397
Summit Bankshares, Inc. ... 603
Summit Holding Corporation ... 543
Sunwest Financial Services, Inc. ... 603
Swea City Bancorporation ... 249
Sylvania BanCorp, Inc. ... 899
Tallahatchie Holding Company ... 173
Tallapoosa Capital Corporation ... 787
Tarpon Financial Corporation ... 899
Tascosa Financial Corporation ... 397
Tate Financial Corporation ... 841
Taylor Capital Corporation ... 787
TC Bankshares, Inc. ... 173
TCB Corporation ... 479
TCBankshares, Inc. ... 397
Terre Du Lac Bancshares, Inc. ... 397
Terre Haute First Corporation ... 787
Texana Bancshares, Inc. ... 173
Texas Bancorp Shares, Inc. ... 543
Texas Capital Bancshares, Inc. ... 787
Texas Commerce Bancshares, Inc. ... 363, 391, 478, 603
Texas Community Bankers, Inc. ... 603
Texas Gulf Coast Bancorp, Inc. ... 478, 603
Texas Regional Bancshares, Inc. ... 478
Texas Southwest Bancorp, Inc. ... 478
Thayer Bancshares, Inc. ... 787
Third National Corporation ... 397
Thompson Financial, Ltd. ... 787
Thunderbird Bank ... 397
Tipton Bancshares, Inc. ... 174
Titonka Bancshares, Inc. ... 174
T N Bancshares, Inc. ... 66
TPB Bancorp ... 899
Trans Bancorp Holdings N.V., Curacao, Netherlands Antilles ... 543
Triad Bancshares, Inc. ... 897
Tri-County State Agency, Inc. ... 788
Trigg Bancorp, Inc. ... 787
Trust Company of Georgia ... 589, 841
Tucker Bros., Inc. ... 479
Turner Bancshares, Inc. ... 479
Tuttle Bancshares, Inc. ... 604
Twin City Bancshares, Inc. ... 173
Two Rivers Bancorp, Inc. ... 397
Tyler Bancshares, Inc. ... 841

Pages

Bank Holding Company Act—Continued
Orders issued—Cont.
U-Banc, Incorporated ..... 543
Ultra Bancorporation ..... 603
Underwood Holding Company, Inc. ..... 543
Unibancorp ..... 753
Unicorp Bancshares, Inc. ..... 397
Union Bankshares Company ..... 543
Union Bankshares, Inc. ..... 250
Union Central Corporation ..... 899
Union Financial Corporation ..... 456
United Bancorporation Alaska ..... 543
United Bancorporation of Wyoming, Inc. ..... 787
United Bankers, Inc. ..... 66, 899
United Banks of Colorado, Inc. ..... 587, 899
United City Corporation ..... 397
United New Mexico Financial Corporation ..... 670
United Oklahoma Bankshares, Inc. ..... 543
United Security Bancshares, Inc. ..... 397, 543
U.S. Trust Corporation ..... 371
United Texas Bancshares, Inc. ..... 66
United Vermont Bancorporation ..... 397
Universal Bancorp, Inc. ..... 543
Universal Corporation ..... 675
University National Bancshares of San Antonio, Inc. ..... 249
Upper Valley Bancorp, Inc. ..... 397
Urban Bancshares, Inc. ..... 173
USBANCORP, Inc. ..... 479
UST Corp ..... 603
Valley Banc Services Corp. ..... 543
Valley Bancorp, Inc. ..... 753
Valley Bancorporation ..... 787
Valley Bank Holding Company ..... 249
Valley National Corporation ..... 543
Van Alstyne Financial Corporation ..... 479
Vermillion Bancshares, Inc. ..... 173
VH Bancorporation, Inc. ..... 66
Victoria Bankshares, Inc. ..... 229
Victory Bancorp, Inc. ..... 398
Village Banc Holding Co., Inc. ..... 787
Village Financial Corporation ..... 899
Vista Banks, Inc. ..... 543
Volunteer Bancshares, Inc. ..... 899
Wabasha Holding Company ..... 543
Waldorf Bancshares, Inc. ..... 899
Warrenburg Bancshares, Inc. ..... 249
Washington State Bancshares, Inc. ..... 675
Washington Trust Bancorp, Inc. ..... 479
Waskom Bancshares, Inc. ..... 543
Waverly Bancshares, Inc. ..... 479
Wayne Bancorp, Inc. ..... 479
Waynoka Bancshares, Inc. ..... 543
WCN Bancorp, Inc. ..... 398
Weatherford Foundation of Red Bay, Inc. ..... 66
Weatherford National Bancshares, Inc. ..... 543
Webster Bancshares, Inc. ..... 787
Wesbanco, Inc. ..... 479, 603
West Banco ..... 479
West Central Illinois Bancorp, Inc. ..... 249
Westbank Corporation ..... 543
Western Commercial ..... 66, 675
Western Kansas Bancshares, Inc. ..... 753
Western National Bank of Texas ..... 603
Westport Bancorp, Inc. ..... 479
White County Bancshares, Inc. ..... 675
Whitehouse Financial Corporation ..... 543

Pages

Bank Holding Company Act—Continued
Orders issued—Cont.
Whitley Financial Corp. ..... 787
Whitney Corporation of Iowa ..... 479
Williamson County Bancorp, Inc. ..... 899
Willow Bend Bancshares, Inc. ..... 479
Winchester Bancorporation ..... 787
WNB Resources, Inc. ..... 841
Woburn National Corporation ..... 398
Wolcott Bancorp, Inc. ..... 479
Wyoming Bancshares, Inc. ..... 66
Yoder Bankshares, Inc. ..... 479
Zachary Bancshares, Inc. ..... 173
Bank lending to developing countries, article ..... 755
Bank Merger Act
Orders issued under
Bank of St. Albans ..... 48
Citizens Bank ..... 900
Citizens Bank and Trust Co. ..... 893
Central Trust Company ..... 175
Citizens Bank of New Haven ..... 175
Davenport Bank and Trust Company ..... 67
Farmers State Bank of Irene ..... 67
First Georgia Bank ..... 67
First Virginia Bank-Central ..... 67
First Virginia Bank-Eastern Shore ..... 67
Lorain Interim Bank ..... 544
Norstar Bank of Long Island ..... 900
Northwest Interim Bank ..... 67
Northwestern Bank of Commerce ..... 67
St. Ansgar State Bank ..... 473
State Bank of Albany ..... 604
United Virginia Bank ..... 250, 544
Virginia Community Bank ..... 754
Bank merger policy, staff study ..... 87
Bank Secrecy Act, statement ..... 573
Bank Service Corporation Act
Orders issued under
American Bank of Commerce ..... 535
American Fletcher National Bank and Trust Company ..... 243
Chem Network Processing Services, Inc. ..... 747
Chemical Bank ..... 747
Citibank, N.A. ..... 896
Indiana National Bank ..... 243
Liberty National Bank and Trust Company of Louisville ..... 59
Merchants National Bank and Trust Company ... 243
Michigan National Bank of Detroit ..... 60
Norwest Corporation ..... 470
Spencer County Bank ..... 838
Sun Bank of Ocala ..... 748
Sun Bank of Tampa Bay ..... 748
United Community Mortgage Company ..... 535
Bankers acceptances, discontinuance of use by Federal Open Market Committtee ..... 332
Banking and other financial services, statement on issues affecting developments in markets for ..... 312
Banking markets, local, and geographic delineation, staff studies ..... 495, 819
Banking system, statement on basic rules to guide development ..... 90
Berner, Richard B., book ..... 427
Biern, Herbert A., appointed Assistant Director, Division of Banking Supervision and Regulation .... 643–44
Birkholz, Carol A., appointed director, Seattle Branch ..... 268

Pages

Board of Governors (*See also* Federal Reserve System)
- Capital adequacy (*See* Capital adequacy)
- Consumer Advisory Council (*See* Consumer Advisory Council)
- Federal Advisory Council (*See* Federal Advisory Council)
- Federal Open Market Committee (*See* Federal Open Market Committee)
- Fees (*See* Fees for Federal Reserve services to depository institutions)
- Litigation (*See* Litigation)
- Members
  - List, 1913–84 ... 606
  - Seger, Martha R., appointment ... 579
  - Teeters, Nancy Hays, resignation ... 579
- Members and officers, list ... A97
- Policy statements and proposals (*See specific subject*)
- Publications and releases (*See* Publications in 1984)
- Regulations (*See* Regulations)
- Reports to Congress (*See* Statements to Congress)
- Rules (*See* Rules)
- Staff changes
  - Biern, Herbert A. ... 643–44
  - Cornyn, Anthony G. ... 643–44
  - Frazier, Robert E. ... 114
  - Fribourg, Annette P. ... 872
  - Gemmill, Robert F. ... 428
  - Hillerman, Neal H. ... 333
  - Hooper, Peter, III ... 428
  - Howard, David H. ... 428
  - Jacobsen, Robert A. ... 218
  - Jones, William R. ... 715
  - Lopez, George M. ... 582
  - Lubitz, Raymond ... 428, 715
  - Promisel, Larry J. ... 428
  - Riggs, Elizabeth B. ... 333
  - Schemering, Stephen C. ... 643–44
  - Sidman, Thomas A. ... 218
  - Spillenkothen, Richard ... 643–44
  - Talley, Samuel H. ... 218
  - Thompson, Portia W. ... 507
- Staff studies (*See* Staff studies)
- Statements to Congress (*See* Statements to Congress)
- Thrift Institutions Advisory Council (*See* Thrift Institutions Advisory Council)

Boone, George C., Jr., appointed director, Jacksonville Branch ... 258

Bragdon, Paul E., appointed director, Portland Branch ... 267

Branch banks
- Federal Reserve
  - Boundaries, change ... 428
  - Directors (*See* Directors)
  - Vice Presidents in charge, list ... A97

Burke, Jim, staff study ... 495

CALL and income subscription tapes (*See* Condition reports)

Canner, Glenn B., articles ... 679, 857

Canoles, Leroy T., Jr., appointed Class C director, Richmond ... 256

Capital adequacy guidelines, proposed revision ... 643

Central banks, Federal Reserve Bank of New York to continue as agent for ... 332

Pages

Check, payment by, compared with direct deposit, staff study ... 820

Check clearing and collection (*See also* Fees, Float, and Transfers of funds)
- Delayed availability of check deposits, statement ... 319
- Inclusion of new institutions in program for accelerated collection ... 214
- Notification of return of large dollar check, request for comment on proposed amendment of Regulation J ... 582

Chiles, Robert S., Sr., elected Class A director, Richmond ... 256

Clark, Peter B., staff study and book ... 14, 427

Cohen, Darrel, staff study ... 14

Coin and currency, revision of Federal Reserve guidelines for providing ... 113

Cole, Vernon J., appointed director, Cincinnati Branch ... 255

Collier, J. Donald, appointed director, Charlotte Branch ... 257

Commercial banks, article on profitability of insured commercial banks in 1983 ... 802

Community Reinvestment Act (CRA) ... 108, 111

Condition reports, new documentation for call and income subscription tapes ... 765

Consumer Advisory Council
- Delayed disbursement practices ... 217
- List ... A73
- Meetings ... 218, 582, 764
- Nominations ... 507
- Recommendations ... 108, 111

Consumer Credit Protection Act ... 218

Consumer finances, 1983, articles on survey ... 679, 857

Cookerly, Thomas B., elected Class B director, Richmond ... 256

Cornyn, Anthony G., appointed Assistant Director, Division of Banking Supervision and Regulation 643–44

Corporations, nonfinancial, article on financing activity ... 401

Corrigan, E. Gerald, statement ... 413

Credit (*See also* Loans)
- Equal Credit Opportunity (*See* Equal Credit Opportunity Act)
- Federal Reserve Banks (*See* Regulations: O)
- Stock market (*See* Over-the-counter stocks and Regulations: G, T, U, and X)
- Truth in Lending (*See* Truth in Lending Act)

Cross, Sam Y., reports ... 191, 492, 693

Currency and coin
- Delivery and receipt, change in boundaries of Federal Reserve Districts affecting ... 428
- Guidelines, revised, for providing ... 113

Currency Design Act, statement on proposed legislation ... 625

Currey, Bradley, Jr., appointed Class C director, Atlanta ... 258

DAHL, Frederick R., statement ... 575

Danker, Deborah J., article ... 802

Day, Robert G., appointed Class C director, Chicago 260

Debt (*See specific types*)

Deficits, large, external, and U.S. trade and current account deficits, statements ... 210, 294, 324

Depository institutions (*See also specific types*)
- Capital adequacy (*See* Capital adequacy)
- Fee proposed for electronic connection with Federal Reserve ... 113

Pages

Depository institutions—Continued
Inclusion of new institutions in program for accelerated check collection ..... 214
Reserve requirements (*See* Regulations: D)
Depository Institutions Deregulation Committee ... 20, 32
Depository Institutions Management Interlocks Act .. 582, 583, 651
Deposits
Brokered, fully insured, statement ..... 291
Interest (*See* Regulations: Q)
Multi-rate time, policy statement ..... 333
Reserve requirements (*See* Regulations: D)
Dezember, Rayburn S., elected Class A director, San Francisco ..... 266
Directors
Federal Reserve Banks
Chairmen and Federal Reserve Agents . 253–68, A97
Deputy Chairmen ..... 253–68, A97
List ..... 253–68
Federal Reserve branch banks
Chairmen ..... 235–68, A97
List ..... 253–68
Disbursement practices, delayed, issuance of policy statement and proposal ..... 217, 218
Discount rates at Reserve Banks (*See* Interest rates)
Districts, Federal Reserve (*See* Federal Reserve Districts)
Dividends
Federal Reserve Banks ..... 109
Insured commercial banks, article on profitability . 809, 812–17
Dudley, William, staff study ..... 820

EARNINGS and expenses (*See* Income and expenses)
Economic activity, underground, in United States, article on monetary perspective ..... 177
Edgerly, William S., elected Class A director, Boston 253
Electronic fund transfers (*See* Transfers of funds)
Elliehausen, Gregory E., articles ..... 679, 857
Equal Credit Opportunity Act, determinations under, amendment of rules ..... 145
Expenses (*See* Income and expenses)
Export trading companies, investment by bank holding companies in, amendment of Regulation K and Board's rules ..... 30, 34
Exports, U.S., statement ..... 568

FEDERAL Advisory Council, list ..... A72
Federal Financial Institutions Examination Council ..... 20, 30
Federal Open Market Committee
Bankers acceptances, discontinuance of use by .... 332
Foreign exchange operations (*See* Foreign exchange operations)
Members and officers, list ..... A72
Policy actions, record .. 23, 115, 335, 509, 645, 717, 822
Federal Reserve Act, orders issued under section 25 .. 168
Federal Reserve and Treasury foreign exchange operations (*See* Foreign exchange operations)
Federal Reserve Banks
Branches (*See* Branch banks)
Chairmen and Deputy Chairmen ..... 253–68, A97
Coin and currency, revised guidelines for providing . 113
Credit extended by (*See* Regulations: A)
Delegation of authority to ..... 34, 429
Directors (*See* Directors)

Pages

Federal Reserve Banks—Continued
Discount rates (*See* Interest rates)
Fees (*See* Fees for Federal Reserve services to depository institutions)
Income and expenses ..... 109
Minneapolis, statement to Congress by E. Gerald Corrigan, President ..... 413
New York
Agent for foreign central banks ..... 332
Statement to Congress by Anthony M. Solomon, President ..... 419
Presidents and Vice Presidents, list ..... A97
Federal Reserve Board (*See* Board of Governors)
FEDERAL RESERVE BULLETIN, change in schedule 764, 821
Federal Reserve Districts, change in boundaries .....428
Federal Reserve System (*See also* Board of Governors)
Compliance Handbook, supplement 10 ..... 334
Districts, change in boundaries ..... 428
Map ..... A98
Membership, admissions of state banks ... 22, 114, 218, 334, 428, 507, 582, 644, 716, 821, 872
Position on restructuring of financial regulation responsibilities, article ..... 547
Supervisory response to criminal misconduct and abuse by bank insiders, statement ..... 423
Fees for Federal Reserve services to depository institutions (*See also* Check clearing and collection)
Automated clearinghouse services, revised fee schedule ..... 213
Check delivery, amendment of Regulation J to permit charge for ..... 112, 219
Foreign loans, rules regarding ..... 22, 109, 113, 331
Pricing of services
Coordination of activities ..... 581
Financial results of operations ..... 580, 713
Policy papers on, statement ..... 707–13
Report ..... 334
Review of developments, statement ..... 413
Private sector adjustment factor, revision ..... 331
Wire transfer of funds
Fee structure, revision ..... 113, 715
Off-line surcharges for, revisions ..... 110
Financial innovations in United States, staff study on some implications ..... 621
Financial Institutions Regulatory and Interest Rate Control Act ..... 30
Financial regulation (*See* Regulation of financial services)
Financing (*See specific subject*)
Fiscal policy
And monetary policy, statement ..... 206
U.S., staff study on effects on U.S. economy ..... 14
Float
Amendment of Regulation J regarding ..... 112, 219
Pricing ..... 213
Proposal to eliminate "fractional availability crediting option" ..... 643
Foreign banking and financing (*See* Regulations: K)
Foreign central banks (*See* Central banks)
Foreign exchange operations, Treasury and Federal Reserve, reports ..... 191, 492, 693
Foreign loans (*See* Loans)
Fort, Herbert, appointed director, Buffalo Branch .... 254
Frazier, Robert E., appointed Director, Division of Support Services ..... 114

Pages

Fribourg, Annette P., appointed Special Assistant to Board ..... 872
Full Employment and Balanced Growth Act of 1978, reports pursuant to (*See* Monetary policy reports to Congress)

GARN–ST GERMAIN Depository Institutions Act of 1982 ..... 20, 30
Gay, Robert S., article ..... 843
Gemmill, Robert F., designated Staff Adviser, Division of International Finance ..... 428
Gramley, Lyle E.
  Brokered deposits, fully insured, statement ..... 291
  Interest rates, statement ..... 499
Guidelines
  Capital acequacy (*See* Capital adequacy)
  Currency and coin, revised guidelines for providing . 113
Gustafson, Thomas A., articles ..... 679, 857

HALL, John R., elected Class B director, Cleveland . 255
Hardin, John A., appointed director, Charlotte Branch ..... 257
Harrison, Richard D., elected Class B director, Kansas City ..... 263
Hernández-Catá, Ernesto, book ..... 427
Hillerman, Neal H., Assistant Director, transferred to Data Applications Branch, Division of Data Processing ..... 333
Hockaday, Irvine O., Jr., appointed Class C director, Kansas City ..... 263
Hoff, Charles W., III, appointed director, Baltimore Branch ..... 257
Home mortgage disclosure
  Determinations under Act, amendment of rules .... 145
  Regulation C (*See* Regulations)
  Secondary Mortgage Market Enhancement Act of 1983, statement ..... 288
Hooper, Peter, III, appointed Assistant Director, Division of International Finance ..... 428
Horn, Karen N., statement ..... 502
Housing (*See* Real estate)
Howard, David H., appointed Assistant Director, Division of International Finance ..... 428
Howe, Howard J., book ..... 427
Humphrey–Hawkins Act, monetary policy report required under (*See* Monetary policy reports to Congress)

INCOME and expenses
  Call and income subscription tapes, new documentation for ..... 765
  Federal Reserve Banks ..... 109
  Insured commercial banks, article on profitability .. 802
Individual retirement accounts (IRAs) ..... 20, 33, 333
Industrial production, releases . 16, 88, 204, 286, 411, 497, 558, 623, 705, 869
Inflation, article on recent behavior ..... 483
Insured commercial banks, article on profitability .... 802
Interest on deposits (*See also* Interest rates)
  Changes (*See* Regulations: Q)
Interest rates (*See also* Interest on deposits)
  Federal Reserve Banks, changes ..... 329, 429
  Statements ..... 499, 502
Interlocking bank relationships (*See* Regulations: L)
International banking operations (*See* Regulations: K)
International debt situation, statement ..... 636

Pages

International Lending Supervision Act of 1983 ... 22, 109, 113, 331, 583
International transactions of United States in 1983, article ..... 269
Interpretations, incorporation in revision of Regulation Y ..... 121
Investments (*See also specific types*)
  Bank holding companies, in export trading companies, amendment of Regulation K and Board's rules ..... 30, 34
Isard, Peter, article ..... 269

JACOBSEN, Robert A., Assistant Director, Division of Banking Supervision and Regulation, retirement .... 218
Johnson, George Deane, Jr., elected Class B director, Richmond ..... 256
Jones, Carl E., Jr., appointed director, New Orleans Branch ..... 259
Jones, Robert W., appointed director, Nashville Branch ..... 259
Jones, William R., appointed Assistant Staff Director Office of Staff Director for Management ..... 715

KEOGH plan ..... 20, 33
Kester, Robert L., appointed director, Miami Branch . 259
Kwack, Sung Y., book ..... 427

LATTING, Patience, appointed director, Oklahoma City Branch ..... 264
Legislation (*See specific name of act*)
Litigation, cases pending involving Board of Governors .... 68, 175, 251, 399, 481, 545, 605, 676, 754, 789, 841, 901
Loans (*See also* Credit)
  Bank lending to developing countries, article ..... 755
  Executive officers of member banks (*See* Regulation: O)
  Foreign, rules regarding ..... 22, 109, 113, 331
  Mortgages (*See* Home Mortgage Disclosure)
  Over-the-counter stocks, amendment of Regulations G, T, and U ..... 334, 764, 767
  Secondary Mortgage Market Enhancement Act of 1983, statement ..... 288
  Stocks (*See* Stock market credit)
  Venezuelan, classification ..... 507
Lopez, George M., appointed Assistant Director, Division of Support Services ..... 582
Lubitz, Raymond, appointed Assistant Director, Division of International Finance, and death ..... 428, 715

MCLAUGHLIN, Mary M., article ..... 802
Margin requirements
  Over-the-counter stocks (*See* Over-the-counter stocks)
  Regulations G, T, U, and X (*See* Regulations)
Martin, Preston
  Checks, statement on delayed availability ..... 319
  Secondary Mortgage Market Enhancement Act of 1983, statement ..... 288
Melichar, Emanuel, article ..... 1
Member banks (*See also* Depository institutions)
  Loans to executive officers (*See* Regulations: O)
  State member banks (*See* State member banks)
Mergers (*See* Bank Merger Act)
Mitchell, Harvey J., appointed director, Los Angeles Branch ..... 266

Pages

Monetary Control Act of 1980 ..... 29, 113
Monetary and fiscal policies, statement ..... 206
Monetary perspective on underground economic activity in United States, article ..... 177
Monetary policy
  Reports to Congress ..... 69, 609
  Statements to Congress ..... 96, 102, 105, 626, 632
Money market deposit accounts ..... 20
Money stock and reserves data
  Changes in statistical releases ..... 21
  Revisions ..... 214, 279
Moran, Michael J., article ..... 401
Morrison, Kenneth, appointed director, Omaha Branch 264
Mortgages (*See* Home mortgage disclosure)
Multicountry Model, publication of book on ..... 427

NEGOTIABLE order of withdrawal (NOW) accounts ..... 20, 33
Nonfinancial corporations, article on financing activity ..... 401

OVER-THE-COUNTER stocks
  Lending on, amendment of Regulations G, T, and U ..... 334, 764, 767
  Margin stock list, supplement and revisions ..... 113, 507, 871

PARKINSON, Patrick M., staff study ..... 621
Partee, J. Charles, statement ..... 423
Payments mechanism (*See* Fees and Transfers of funds)
Peery, Charles Lee, appointed director, Birmingham Branch ..... 258
Perry, Marcella D., appointed director, Houston Branch ..... 265
Porter, Richard D., article ..... 177
Pratt, Robert N., appointed director, Salt Lake City Branch ..... 267
Pricing of Federal Reserve services (*See* Fees for Federal Reserve services to depository institutions)
Production, industrial (*See* Industrial production)
Promisel, Larry J., appointed Senior Associate Director, Division of International Finance ..... 428
Publications in 1984 (includes releases)
  Call and income subscription tapes, new documentation for ..... 765
  FEDERAL RESERVE BULLETIN, change in schedule ..... 764, 821
  Federal Reserve System Compliance Handbook, availability of supplement 10 ..... 334
  List ..... A74
  Money stock and reserves data, changes in statistical releases ..... 21
  Multicountry Model, book ..... 427
  Over-the-counter margin stock list (*See* Over-the-counter stocks)

RAPAPORT, Robert D., appointed director, Miami Branch ..... 259
Real estate (*See* Home mortgage disclosure)
Regulation of financial services
  Federal Reserve position on restructuring, article ... 547
  Statement of Chairman Volcker after meeting of Task Group on ..... 112

Pages

Regulations (Board of Governors; *see also* Rules)
  A, Extensions of Credit by Federal Reserve Banks
    Adjustment of discount rates, amendments ..... 429
  C, Home Mortgage Disclosure
    Definition of metropolitan areas, technical amendments ..... 29
  D, Reserve Requirements of Depository Institutions
    Transaction accounts, amendment ..... 29
  E, Electronic Fund Transfers
    Expansion of coverage, modification of error resolution requirements, and additional flexibility in disclosure of charges for transfer services, amendments ..... 871
    Proposals related to ..... 218
    Staff commentary update ..... 871
  G, Securities Credit by Persons Other Than Banks, Brokers, or Dealers
    Lending on over-the-counter securities, amendments ..... 334, 764, 767
  J, Collection of Checks and Other Items and Wire Transfer of Funds
    Check delivery, amendment to permit charges for ..... 112, 219
    Notification of return of large dollar check, request for comment on proposed amendment ..... 582
  K, International Banking Operations
    Investments by bank holding companies in export trading companies, amendments ..... 30
    Nonbanking activities, amendment ..... 30
    Requirements for accounting for fees charged on international loans, amendments ..... 343
    U.S. banking organizations, request for comment on proposed revisions ..... 582, 715
  L, Management Official Interlocks
    Amendments to substitute new classification for metropolitan statistical areas ..... 582, 583, 651
  O, Loans to Executive Officers, Directors, and Principal Shareholders of Member Banks
    Amendments to conform to Garn–St Germain Depository Institutions Act of 1982 ..... 20, 30
  Q, Interest on Deposits
    Multi-rate time deposits and other advertising and disclosure issues, proposed amendment ..... 333
    Rules of Depository Institutions Deregulation Committee, technical amendments to conform ..... 20, 32
  T, Credit by Brokers and Dealers
    Lending on over-the-counter securities, amendments ..... 334, 764, 767
    Options clearing agency to accept margin securities, amendments to permit ..... 332, 344
    Proposed amendment ..... 113
    Revised, deferment of effective date ..... 333
  U, Credit by Banks for the Purpose of Purchasing or Carrying Margin Stock
    Lending on over-the-counter securities, amendments ..... 334, 764, 767
  X, Rules Governing Borrowers Who Obtain Securities Credit
    Revision, complete ..... 20, 33
  Y, Bank Holding Companies and Change in Bank Control
    Exemptions from ..... 111
    Nonbanking activities, proposed ..... 218
    Revision, complete, and simplification .... 19, 121–45

Pages

Regulations—Continued
Z, Truth in Lending
Proposals related to ..... 218
Staff commentary, update and changes ..... 333, 871
Regulatory Improvement Project
Regulation X ..... 20, 33
Regulation Y ..... 19, 121–45
Reisher, Roger L., appointed director, Denver Branch ..... 263
Rendle, G.R., appointed director, Pittsburgh Branch .. 256
Repurchase agreements on bankers acceptances, discontinuance of use by Federal Open Market Committee ..... 332
Reserve requirements, depository institutions (*See* Regulations: D)
Revisions (*See also specific subject*)
Money stock and reserves data ..... 214, 279
Regulations and rules (*See* Regulations and Rules)
Rhoades, Stephen A., staff study ..... 87
Riggs, Elizabeth B., appointed Assistant Director, Software Applications Branch, Division of Data Processing ..... 333
Rubin, Laura S., article ..... 791
Rules (Board of Governors; *see also* Regulations)
Delegation of authority, amendments .. 34, 145, 429, 583
Equal Employment Opportunity, request for comment on revision and expansion ..... 715
International Lending Supervision Act of 1983, rules regarding ..... 109
Ryan, John E., statement ..... 573

SAVINGS and loan associations, state chartered, exemptions from Regulation Y ..... 111
Savings deposits (*See* Deposits)
Schemering, Stephen C., appointed Assistant Director, Division of Banking Supervision and Regulation ..... 643–44
Securities credit
Over-the-counter stocks (*See* Over-the-counter stocks)
Regulations G, T, U, and X (*See* Regulations)
Seger, Martha R., appointed Member, Board of Governors ..... 579
Semrod, T. Joseph, elected Class A director, New York ..... 254
Sibley, John, appointed director, El Paso Branch ..... 265
Sidman, Thomas A., Assistant Director, Division of Banking Supervision and Regulation, retirement .... 218
Simpson, Thomas D., article and staff study ..... 279, 621
Singley, Carl E., elected Class B director, Philadelphia ..... 255
Smith, Jo Ann Doke, appointed director, Jacksonville Branch ..... 258
Snodgrass, John, appointed director, Oklahoma City Branch ..... 264
Solomon, Anthony M., statement ..... 419
Spillenkothen, Richard, appointed Assistant Director, Division of Banking Supervision and Regulation 643–44
Staff studies
Bank merger policy, implications of financial deregulation, interstate banking, and financial supermarkets ..... 87
Banking markets
Geographic delineation, review of literature ..... 819
Local, antitrust laws, Justice Department guidelines, and limits of concentration ..... 495

Pages

Staff studies—Continued
Check, payment by, compared with direct deposit .. 820
Financial innovations in United States, some implications ..... 621
U.S. fiscal policy, effects on U.S. economy ..... 14
State and local government sector, article on recent developments ..... 791
State member banks
Capital adequacy (*See* Capital adequacy)
Membership in Federal Reserve System (*See* Federal Reserve System)
Mergers (*See* Bank Merger Act)
Statements to Congress (including reports)
Argentina, financial package to help country meet interest payments on its bank debt ..... 419
Bank and thrift holding company activities, proposals to restructure laws governing ..... 298, 560
Bank Export Services Act ..... 575
Bank Secrecy Act, statement ..... 573
Banking and other financial services, issues affecting developments in markets for ..... 312
Banking system, discussion of basic rules to guide development ..... 90
Brokered deposits, fully insured ..... 291
Check deposits, delayed availability ..... 319
Criminal misconduct and abuse by bank insiders and supervisory response ..... 423
Currency Design Act, views on proposed legislation ..... 625
Deficits ..... 210, 294, 324
Interest rates ..... 499, 502
International debt situation ..... 636
Monetary and fiscal policies ..... 206
Monetary policy ..... 69, 96, 102, 105, 609, 626, 632
Pricing of Federal Reserve services, review of developments ..... 413
Secondary Mortgage Market Enhancement Act of 1983 ..... 288
Truth in Lending Act, Board's views on surcharge on credit card purchases ..... 102, 309
World trade and U.S exports, statement ..... 568
Stevens, Guy V.G., book ..... 427
Stock market credit
Over-the-counter stocks (*See* Over-the-counter stocks)
Regulations G, T, U, and X (*See* Regulations)
Stocks (*See specific types*)
Stockton, David, article ..... 483
Story, Ronald D., appointed director, Detroit Branch . 260
Surveys of consumer finances, 1983, articles ..... 679, 857
Sweeney, Robert J., elected Class B director, St. Louis ..... 261

TABLES, for index to tables published monthly, see guide at top of p. A81; for special tables published during year, see list on p. A69
Talley, Samuel H., Assistant Director, Division of Banking Supervision and Regulation, resignation ... 218
Teeters, Nancy H.
Resignation as Member, Board of Governors ..... 579
Truth in Lending Act, statements on Board's views on surcharge on credit card purchases ..... 102, 309
Terrell, Henry S., article ..... 755
Thompson, Portia W., appointed EEO Programs Officer ..... 507

Pages

Thorne, Charles H., appointed director, Omaha Branch ..... 264
Thrift holding company activities, statements on proposals to restructure laws governing ..... 298, 560
Thrift Institutions Advisory Council
Appointment of new members ..... 217
List ..... A72
Time deposits (*See* Deposits)
Trade
U.S. merchandise and current account deficits, statements ..... 294, 324
World, and U.S. exports, statement ..... 568
Transfers of funds (*See also* Check clearing and collection, and Float)
Fees (*See* Fees for Federal Reserve services to depository institutions)
Measures to reduce risk in large electronic fund transfers, request for comment ..... 329, 507
Net settlement services, actions affecting ..... 643
Regulation E (*See* Regulations)
Treasury Department, U.S., foreign exchange operations (*See* Foreign exchange operations)
Truth in Lending Act
Preemption authority regarding certain state laws ..... 114
Regulation Z (*See* Regulations)
Surcharge on credit card purchases, statements on Board's views ..... 102, 309

UNDERGROUND economic activity in United States, article on monetary perspective ..... 177
Union settlements and aggregate wage behavior in the 1980s, article ..... 843
U.S. economy
Effects of U.S. fiscal policy on, staff study ..... 14
Multicountry Model, book dealing with ..... 427
U.S. international transactions in 1983, article ..... 269
U.S. trade and current account deficits, statements ..... 294, 324

Pages

VENEZUELAN loans, classification ..... 507
Volcker, Paul A.
Bank and thrift holding company activities, statements on proposals to restructure laws governing ..... 298, 560
Banking and other financial services, statement on issues affecting developments in markets for ..... 312
Banking system, statement on basic rules to guide development ..... 90
Deficits on U.S. trade and current account, statement 324
Federal Reserve position on restructuring of financial regulation responsibilities, article ..... 547
International debt situation, statement ..... 636
Monetary and fiscal policy, statement ..... 206
Monetary policy, statements ..... 96, 102, 105, 626, 632
Regulation of financial services, statement ..... 112
World trade and U.S. exports, statement ..... 568

WAGE behavior, aggregate, and union settlements in the 1980s, article ..... 843
Walker, Mary W., elected Class A director, Atlanta .. 257
Wallich, Henry C., statements on large external deficits, and U.S. trade and current account deficits, statements ..... 210, 294
Walther, John H., elected Class A director, Philadelphia ..... 254
Williams, Anthony W., appointed director, Denver Branch ..... 263
Williams, Patsy R., appointed director, Nashville Branch ..... 259
Wilson, C. Ivan, appointed director, San Antonio Branch ..... 265
Wire transfers of funds (*See* Transfers of funds)
Wolken, John D., article ..... 819

YATES, Peyton, appointed director, El Paso Branch . 265